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Citi International Personal Bank: new service of Citibank brings Czech Customers easier access to global investment opportunities

New solutions extend to a wide range of Mutual Funds, equities and bonds in 25 countries and FX management opportunities

PRAGUE - Citi has recognised, with the recent stabilisation of Czech's economy and a positive shift in economic outlook that many Czech customers are interested in foreign markets and international investments in secure markets. Therefore in addition to the existing Citigold program we are now offering global investment opportunities and expert advice to investors with the introduction of Citi International Personal Bank; highly qualified international investment expertise based in London. Thanks to Citi International Personal Bank, Czech clients are able to receive investment advice in person from a locally based Relationship Manager, closely cooperating with the London team.

Citi International Personal Bank presents a unique solution to individuals who are looking to invest at least US\$100,000 (or CZK/EUR/GPB equivalent) outside their own country to compliment their investment strategy at home. This international investment arm of Citi offers customers diversification of their wealth, an understandable global investment strategy suited to their needs, personalised service from an investment qualified adviser based in Prague, speaking Czech and English, and access to a diverse range of global investment products.

"Our strategy at Citibank Czech Republic is to continuously enhance our wealth management solutions to make it easy and convenient for our customers to develop portfolios that best serve their short and long term financial goals. This new service available to Czech customers through Citi International Personal Bank is a unique opportunity for them to further diversify their portfolios by accessing international investment opportunities. We are also continuing to improve our exclusive Citigold program for our affluent customers, so that we are able to offer them competitive benefits and services, to which our customers are accustomed to." said Shahmir Khaliq, Citi Country Officer for Czech Republic.

Grant Carson, Business Manager of Citi International Personal Bank said, "With the growth in the mass affluent population in Central and Eastern Europe, we have recognised that Czech clients are becoming more sophisticated and financially savvy, with a growing demand for international wealth diversification strategies. At Citi International Personal Bank our Relationship Managers are all investment qualified and help our clients to develop wealth management strategies that best fit their circumstances and financial needs. Whether they want to take an aggressive investment approach, or have a more cautious outlook we can use our range of products and expertise to help them."

Products and services available through Citi International Personal Bank are:

- ✓ International Brokerage Service, offering equities and bonds trading in 25 major markets, with an online trading facility.
- ✓ Access to a range of global Mutual Funds across all sectors and asset classes through partnerships with a wide range of the world's leading fund management companies.

- ✓ New Structured Notes launched regularly that take advantage of current market conditions and Citi's expert investment advice. This ensures that these Structured Notes are always competitive and provide customers with the opportunity to benefit in changing markets.
- ✓ Foreign exchange products and services, including Foreign Exchange Forwards and Dual Currency Placements, that have been created to give customers easy and quick access to the currency of their choice and to enable them to manage fluctuations in exchange rates.
- ✓ Time Deposits with competitive interest rates in 12 currencies.
- ✓ As well as other products such as Lending and wealth protection structuring.

Czech residents interested in an investment simply need to visit their local Citibank branch and indicate an interest in international investing. They will then discuss their options and open an international account with our Czech Relationship Manager in Prague.

They can also visit Citi International Personal Bank's website at www.ipb.citi.com

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Citi

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